

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

HEATHER R. PIERGALSKI

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-24860 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/20/2018 and confirmed on 2/20/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		88,328.72
Less Refunds to Debtor	720.92	
TOTAL AMOUNT OF PLAN FUND		87,607.80

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,200.25	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,700.25

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	COMMUNITY BANK(*)	0.00	47,969.18	0.00	47,969.18
	Acct: 8019				
	COMMUNITY BANK(*)	0.00	0.00	0.00	0.00
	Acct: 7864				
					47,969.18
Priority					
	MATTHEW M BRENNAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	HEATHER R. PIERGALSKI	0.00	0.00	0.00	0.00
	Acct:				
	HEATHER R. PIERGALSKI	720.92	720.92	0.00	0.00
	Acct:				
	MATTHEW M BRENNAN ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	TOYOTA LEASE TRUST	0.00	0.00	0.00	0.00
	Acct: 2222				
	WESTLAKE FINANCIAL SERVICES(*)	0.00	16,638.44	0.00	16,638.44
	Acct: 8811				
					16,638.44
Unsecured					
	HIGHMARK/BLUE CROSS~SHIELD	0.00	0.00	0.00	0.00
	Acct: 3860				
	PORTFOLIO RECOVERY ASSOCIATES LLC	4,103.14	1,704.73	0.00	1,704.73
	Acct: 6606				
	CITIBANK NA**	947.56	393.68	0.00	393.68
	Acct: 6476				
	CITIBANK NA**	9,323.59	3,873.67	0.00	3,873.67
	Acct: 3799				
	CITY OF PITTSBURGH EMS++	0.00	0.00	0.00	0.00
	Acct: 8971				
	DISCOVER BANK(*)	4,663.70	1,937.63	0.00	1,937.63
	Acct: 0406				
	FIRST NATIONAL BANK OF OMAHA(*)	7,489.13	3,111.51	0.00	3,111.51

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6992				
	CAPITAL ONE NA**	985.21	409.33	0.00	409.33
	Acct: 3202				
	PORTFOLIO RECOVERY ASSOCIATES LLC	931.73	387.11	0.00	387.11
	Acct: 5098				
	PORTFOLIO RECOVERY ASSOCIATES LLC	7,929.30	3,294.39	0.00	3,294.39
	Acct: 8298				
	DUQUESNE LIGHT COMPANY(*)	70.71	29.38	0.00	29.38
	Acct: 5302				
	TOYOTA LEASE TRUST	381.50	158.50	0.00	158.50
	Acct: 2222				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5098				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH AND FRANCIS PIERGALSKI	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	RADIUS GLOBAL SOLUTIONS	0.00	0.00	0.00	0.00
	Acct:				
					15,299.93

TOTAL PAID TO CREDITORS

79,907.55

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 36,825.57

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

HEATHER R. PIERGALSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24860 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Heather R. Piergalski  
Debtor

Case No. 18-24860-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 27, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db	+ Heather R. Piergalski, 710 Palace Court, Pittsburgh, PA 15227-4374
14967942	+ Blue Cross and Blue Shield, PO Box 64560, Saint Paul, MN 55164-0560
14967948	City of Pittsburgh EMS, PO Box 2480, Pittsburgh, PA 15230-2480
14967952	+ Kenneth and Francis Piergalski, 447 SPringdale Road, Eighty Four, PA 15330-2652

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 28 2024 00:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14967947	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:48:58	Citicorp Credit Services, PO Box 20507, Kansas City, MO 64195
14967949	Email/Text: rnewton@communitybank.tv	Feb 28 2024 00:38:00	Community Bank, Po Box 357, Carmichaels, PA 15320
14967943	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 00:34:06	Cap1/bstby, Attn: Payment Processing, PO Box 71083, Charlotte, NC 28272-1083
14967944	Email/Text: cms-bk@cms-collect.com	Feb 28 2024 00:37:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14993498	Email/PDF: bncnotices@becket-lee.com	Feb 28 2024 00:49:25	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15000716	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:49:06	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14967945	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 01:00:26	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967946	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 01:38:36	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
15064151	+ Email/Text: rnewton@communitybank.tv	Feb 28 2024 00:38:00	Community Bank, 2111 N. Franklin Drive, Dept. 204, Washington, PA 15301-5893
14970242	Email/Text: mrdiscen@discover.com	Feb 28 2024 00:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14967950	+ Email/Text: mrdiscen@discover.com	Feb 28 2024 00:36:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14997092	+ Email/Text: kburkley@bernsteinlaw.com	Feb 28 2024 00:39:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14967951	Email/Text: collecadminbankruptcy@fnni.com	Feb 28 2024 00:37:00	First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197

District/off: 0315-2

User: auto

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14971303	Email/Text: collecadminbankruptcy@fnni.com	Feb 28 2024 00:37:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14967953	+ Email/Text: PBNCNotifications@perituservices.com	Feb 28 2024 00:36:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14996343	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:34:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14968527	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:35:18	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14967954	+ Email/Text: ngisupport@radiusgs.com	Feb 28 2024 00:37:00	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
14967955	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:48:58	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967956	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 01:01:58	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996233	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 28 2024 00:37:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15216410	Email/PDF: bncnotices@becket-lee.com	Feb 28 2024 00:49:34	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14967957	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 28 2024 00:37:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-8026

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	

District/off: 0315-2

User: auto

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Date Rcvd: Feb 27, 2024

Form ID: pdf900

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on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Matthew M. Brennan

on behalf of Debtor Heather R. Piergalski attorneymatthewbrennan@gmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6